

Information to identify the case:

Debtor 1	<u>Eugene Curtis Howell</u>	Social Security number or ITIN	xxx-xx-2629
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Paula Stacey-Ann Wilson-Howell</u>	Social Security number or ITIN	xxx-xx-6969
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-25527-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eugene Curtis Howell

Paula Stacey-Ann Wilson-Howell

11/8/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Eugene Curtis Howell
 Paula Stacey-Ann Wilson-Howell
 Debtors

Case No. 17-25527-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 70

Date Rcvd: Nov 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2017.

db/jdb +Eugene Curtis Howell, Paula Stacey-Ann Wilson-Howell, 1082 Shadowlawn Dr,
 Green Brook, NJ 08812-1747
 cr +Infiniti Financial Services, c/o Stewart, Zlimen & Jungers, LTD,
 2277 Highway 36 West, Ste 100, Roseville, MN 55113-3896
 516976055 Atlantic Health System, Morriston Medical Center, PO Box 35610, Newark, NJ 07193-5610
 516976061 Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 516976063 Brighter Dental Care Warren, Accounting Office, 46 Vreeland Dr Ste 6,
 Skillman, NJ 08558-2638
 516976065 Capital One / Nautil, Attn: Bankruptcy Dept, PO Box 30258, Salt Lake City, UT 84130-0258
 516976069 Citibank/Best Buy, Citicorp/Centralized Bankruptcy, PO Box 790040,
 Saint Louis, MO 63179-0040
 516976072 Credit Control, LLC, PO Box 31179, Tampa, FL 33631-3179
 516976074 D & A Services, 1400 E Touhy Ave Ste G2, Des Plaines, IL 60018-3338
 516976076 Dept of Ed/Navient, Attn: Claims Dept, PO Box 9400, Wilkes Barre, PA 18773-9400
 516976078 FMA Alliance, LTD, PO Box 2409, Houston, TX 77252-2409
 516976079 +Harry Zhang, 45 Loft Drive, Martinsville, NJ 08836-2262
 516976081 Infiniti Motor Accep, 990 W 190th St, Torrance, CA 90502-1014
 516976085 +Lyons, Doughty & Veldhuis, PC, PO Box 1269, Mt Laurel, NJ 08054-7269
 516976088 N.J. Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
 516976080 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Infiniti Financial Services, Attn: Bankruptcy,
 8900 Freeport Pkwy, Irving, TX 75063-2409)
 516976090 NY State Dept of Taxation and Finance, Bankruptcy Section, PO Box 5300,
 Albany, NY 12205-0300
 516976091 NYP Lower Manhattan Hospital, 170 William St, New York, NY 10038-2612
 516976089 National Enterprise Systems, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476
 516976092 PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
 516976093 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516976094 Professional Claims, Bureau, Inc, PO Box 9060, Hicksville, NY 11802-9060
 516976095 Regional Cancer Care Assocs - Morristown, 25 Main St Ste 601, Hackensack, NJ 07601-7083
 516976097 +Selip & Stylianou, LLP, 10 Forest Ave, Paramus, NJ 07652-5238
 516976099 Sparta Pediatrics, 106 Main St, Sparta, NJ 07871-1912
 516976116 United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
 516976117 Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
 516976119 Zygmunt T Wawrzyniak, MD, 911 N Wood Ave, Linden, NJ 07036-4039

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Nov 08 2017 22:44:10 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 08 2017 22:44:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516976054 EDI: ARSN.COM Nov 08 2017 22:23:00 ARS National Services, PO Box 469100,
 Escondido, CA 92046-9100
 516976057 EDI: BANKAMER.COM Nov 08 2017 22:23:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2238
 516976056 EDI: BANKAMER.COM Nov 08 2017 22:23:00 Bank of America, NC4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
 516976060 EDI: TSYS2.COM Nov 08 2017 22:23:00 Barclays Bank Delaware, PO Box 8801,
 Wilmington, DE 19899-8801
 516976058 EDI: TSYS2.COM Nov 08 2017 22:23:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 516976062 EDI: TSYS2.COM Nov 08 2017 22:23:00 Bloomingdales, 9111 Duke Blvd,
 Mason, OH 45040-8999
 516976067 EDI: CAPITALONE.COM Nov 08 2017 22:23:00 Capital One Bank USA N, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 516976070 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Nov 08 2017 22:44:38 COMCAST,
 1701 John F Kennedy Blvd, Philadelphia, PA 19103-2899
 516976064 EDI: CAPITALONE.COM Nov 08 2017 22:23:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516976066 EDI: CAPITALONE.COM Nov 08 2017 22:23:00 Capital One / Nautil, 90 Christiana Rd,
 New Castle, DE 19720-3118
 516976068 EDI: CHASE.COM Nov 08 2017 22:23:00 Chase Bank USA, NA, PO Box 15298,
 Wilmington, DE 19850-5298
 516976071 EDI: WFNNB.COM Nov 08 2017 22:23:00 Comenity Bank, PO Box 182789,
 Columbus, OH 43218-2789
 516976073 E-mail/Text: kthompson@crownasstet.com Nov 08 2017 22:44:09 Crown Asset Management LLC,
 3100 Breckinridge Blvd Ste 725, Duluth, GA 30096-7605
 516976075 EDI: NAVIENTFKASMDOE.COM Nov 08 2017 22:23:00 Dept of Ed/Navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 516976077 EDI: TSYS2.COM Nov 08 2017 22:23:00 Dsnb Bloomingdales, Attn: Bankruptcy, PO Box 8053,
 Mason, OH 45040-8053

District/off: 0312-3

User: admin
Form ID: 318

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516976082 EDI: IRS.COM Nov 08 2017 22:23:00 Internal Revenue Service Center,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516976084 +EDI: CBSKOHLS.COM Nov 08 2017 22:23:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-5660
516976083 EDI: CBSKOHLS.COM Nov 08 2017 22:23:00 Kohls/Capital One, PO Box 3120,
Milwaukee, WI 53201-3120
516976086 EDI: TSYS2.COM Nov 08 2017 22:23:00 Macy's/dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
516976087 EDI: MID8.COM Nov 08 2017 22:23:00 Midland Funding LLC, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
516976096 E-mail/Text: rwjebn@rwjbh.org Nov 08 2017 22:44:57 RWJUH - Somerset,
Attn: Patient Accounts Department, 379 Campus Dr Ste 2, Somerset, NJ 08873-1161
516976098 +EDI: SWCR.COM Nov 08 2017 22:23:00 Southwest Credit Syste, 4120 International Pkwy,
Carrollton, TX 75007-1958
516976101 EDI: RMSC.COM Nov 08 2017 22:23:00 Synchb/Old Navy, PO Box 965005,
Orlando, FL 32896-5005
516976102 EDI: RMSC.COM Nov 08 2017 22:23:00 Synchb/Pc Richards, PO Box 965036,
Orlando, FL 32896-5036
516976104 EDI: RMSC.COM Nov 08 2017 22:23:00 Synchb/Toys R US, PO Box 965064,
Orlando, FL 32896-5064
516976100 EDI: RMSC.COM Nov 08 2017 22:23:00 Synchb/jc Penneys, PO Box 965007,
Orlando, FL 32896-5007
516976103 EDI: RMSC.COM Nov 08 2017 22:23:00 Synchb/tjx Cos Dc, PO Box 965005,
Orlando, FL 32896-5005
516976105 EDI: RMSC.COM Nov 08 2017 22:23:00 Synchb/toysrus, PO Box 965005,
Orlando, FL 32896-5005
516979008 +EDI: RMSC.COM Nov 08 2017 22:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
516976106 EDI: RMSC.COM Nov 08 2017 22:23:00 Synchrony Bank/ Jc Penneys, PO Box 965064,
Orlando, FL 32896-5064
516976107 EDI: RMSC.COM Nov 08 2017 22:23:00 Synchrony Bank/ Old Navy, PO Box 965064,
Orlando, FL 32896-5064
516976108 EDI: RMSC.COM Nov 08 2017 22:23:00 Synchrony Bank/Pc Richard, PO Box 965064,
Orlando, FL 32896-5064
516976109 EDI: RMSC.COM Nov 08 2017 22:23:00 Synchrony Bank/Tjx, PO Box 965064,
Orlando, FL 32896-5064
516976114 EDI: TFSR.COM Nov 08 2017 22:23:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054-4522
516976115 EDI: TFSR.COM Nov 08 2017 22:23:00 Toyota Motor Credit Co, PO Box 8026,
Cedar Rapids, IA 52408-8026
516976110 EDI: WTRRN BANK.COM Nov 08 2017 22:23:00 Target, C/O Financial & Retail Services Mailstop,
PO Box 9475, Minneapolis, MN 55440-9475
516976111 +EDI: TDBANKNORTH.COM Nov 08 2017 22:23:00 Td Bank N.A., 70 Gray Rd,
Portland, ME 04105-2299
516976112 EDI: WTRRN BANK.COM Nov 08 2017 22:23:00 Td Bank USA/Targetcred, PO Box 673,
Minneapolis, MN 55440-0673
516976113 +EDI: TDBANKNORTH.COM Nov 08 2017 22:23:00 Td Bank, N.A., Attn: Bankruptcy,
32 Chestnut St, Lewiston, ME 04240-7799
516976118 E-mail/Text: BKRMailOps@weltman.com Nov 08 2017 22:44:13 Weltman, Weinberg & Reis Co, LPA,
3705 Marlane Dr, Grove City, OH 43123-8895

TOTAL: 42

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2017 at the address(es) listed below:

Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com/nj83@ecfcbis.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Juan C Velasco on behalf of Debtor Eugene Curtis Howell bankruptcy@velascolaw.com,
G19644@notify.cincompass.com
Juan C Velasco on behalf of Joint Debtor Paula Stacey-Ann Wilson-Howell
bankruptcy@velascolaw.com, G19644@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5